

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

**MARK F. GUIMOND and KALLIE A.
GUIMOND, on behalf of themselves and
others similarly situated,**

Plaintiffs,

v.

**TOYOTA MOTOR CREDIT
CORPORATION,**

Defendant.

C.A. No. 3:12-cv-00606-JAG

**DECLARATION OF GLORIA HAM IN SUPPORT OF
DEFENDANT TOYOTA MOTOR CREDIT CORPORATION'S
MOTION TO DISMISS AMENDED COMPLAINT**

I, Gloria Ham, declare:

1. I am currently employed by Toyota Motor Credit Corporation ("TMCC") in Torrance, California as National Sales Operations Manager. My job responsibilities include overseeing the process by which TMCC sends adverse action notices to credit applicants.

2. I submit this declaration in support of TMCC's Motion to Dismiss Plaintiffs' Amended Class Action Complaint. Except as otherwise indicated, all facts set forth in this declaration are based upon my personal knowledge. If I were called upon to testify, I could and would testify to the facts set forth herein.

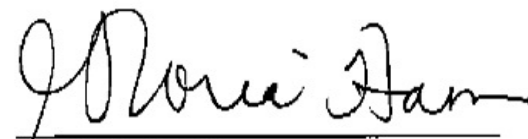
3. Attached as Exhibit 1 is a true and correct copy of the template of the adverse action notice ("Notice") sent to plaintiffs Mark F. Guimond and Kallie A. Guimond ("the Guimonds") on or about January 25, 2012. In the ordinary course of business, the Notice is prepared by filling in the TMCC branch office information, the date, the name(s) and address(es)

of the applicant(s), and the application number, as well as the dealership's information, the reason for the denial, and to the extent the decision was based in whole or in part on communication from a credit bureau, the name of that credit bureau. Then the individually-tailored Notice is printed "double-sided," such that the first page is on the front side of the sheet of paper, and the second page is on the back, and mailed via the United States Postal Service to the applicant. TMCC does not in the normal course of business retain copies of adverse action notices sent to individual credit applicants.

4. Attached as Exhibit 2 is a true and correct copy of the front side of the Notice, which I understand was produced by plaintiffs in this litigation. It is dated January 25, 2012, addressed to the Guimonds, and bears Bates number "Guimond v. Toyota0001."

I declare under penalty of perjury under the laws of the State of Virginia and the United States of America that the foregoing is true and correct.

Executed on December 18, 2012 in Torrance, California.



GLORIA HAM

CERTIFICATE OF SERVICE

I hereby certify that on the 19th day of December, 2012, I will electronically file the foregoing with the Clerk of Court using the CM/ECF system, which will then send a notification of such filing (NEF) to the following:

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Respectfully submitted:

/s/ Ryan Jennifer Rosner
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Dated: December 19, 2012

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